



SPE Data on Applications Declining HFP or MC (To Date)

Date: 16-JUL-04

	YTD 2004	YTD 2004%
Consider For HFP Or MC	127,173	65%
Do Not Consider For MC	52,419	27%
Do Not Consider For HFP	14,252	7%
Do Not Consider For HFP Or MC	649	0%
Total	194,493	